

In re:
David Lewis Kohut
Debtor

Case No. 17-11426-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 11, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2022:

Recip ID	Recipient Name and Address
db	+ David Lewis Kohut, 314 Erie Avenue, Quakertown, PA 18951-1307
14051155	+ William D. Schroeder, Jr., 920 Lenmar Drive, Blue Bell, PA 19422-2000

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 11 2022 22:14:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 12 2022 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 11 2022 22:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Mar 11 2022 22:14:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13922950	EDI: BANKAMER.COM	Mar 12 2022 03:18:00	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
13938240	Email/PDF: bncntices@becket-lee.com	Mar 11 2022 22:27:08	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14550930	+ EDI: LCIBAYLN	Mar 12 2022 03:18:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
13913121	Email/PDF: resurgentbknofications@resurgent.com	Mar 11 2022 22:27:08	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13913114	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 11 2022 22:27:05	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
13921226	+ EDI: MID8.COM	Mar 12 2022 03:18:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
13946480	EDI: PRA.COM	Mar 12 2022 03:18:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13924326	EDI: Q3G.COM	Mar 12 2022 03:18:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13899856	EDI: Q3G.COM	Mar 12 2022 03:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

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13904354 + Email/Text: bncmail@w-legal.com

Mar 11 2022 22:14:00

TD BANK USA, N.A., C O WEINSTEIN &
RILEY, PS, 2001 WESTERN AVENUE, STE
400, SEATTLE, WA 98121-3132

14615069 + Email/Text: bknotices@sns.com

Mar 11 2022 22:14:00

c/o SN Servicing Corporation, 323 Fifth Street,
Eureka, CA 95501-0305

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13961975	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2022 at the address(es) listed below:

Name	Email Address
ALEXANDRA T. GARCIA	on behalf of Creditor BAYVIEW LOAN SERVICING LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
ANDREW M. LUBIN	on behalf of Creditor Community Loan Servicing LLC ecfmail@mwc-law.com, bkecf@milsteadlaw.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
JILL MANUEL-COUGHILIN	on behalf of Creditor CITIMORTGAGE INC. bankruptcy@powerskirn.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor Bank Of America N.A. bkgroup@kmlawgroup.com
LAUREN MOYER	on behalf of Creditor U.S. Bank Trust National Association as Trustee of BKPL Lodge Series I Trust lmoyer@friedmanvartolo.com
MICHAEL JOHN CLARK	on behalf of Creditor LSF10 Master Participation Trust mclark@squirelaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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WILLIAM D. SCHROEDER, JR

on behalf of Debtor David Lewis Kohut schroeder@jrlaw.org Healey@jrlaw.org

TOTAL: 11

Information to identify the case:

Debtor 1	David Lewis Kohut	Social Security number or ITIN	xxx-xx-0659
	_____ First Name Middle Name Last Name	EIN	--_____ -----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	_____ First Name Middle Name Last Name	EIN	--_____ -----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-11426-elf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Lewis Kohut
aka David L. Kohut, aka David Kohut

3/10/22

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.